

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/776,302  
Filed: : February 11, 2004  
Applicant : Douglas F. Kelly, et al.  
Title : Method And System For Processing Electronic Financial Transactions

Confirmation No. : 3553  
TC/AU : 2876  
Examiner : Paultep Savusdiphol

Docket No. : 34250-1200  
Customer No. : 29052

RESUBMISSION OF SUBSTITUTE POWER OF ATTORNEY  
AND CHANGE OF CORRESPONDENCE ADDRESS

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Via EFS-Web  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Attorney for Applicants hereby resubmits and attach hereto a Power of Attorney, Change of Correspondence Address, and Statement Under 37 C.F.R. §3.73(b). By these documents, the assignee of record **REVOKES** any and all powers of attorney previously given in the above-identified patent application, and **APPOINTS** the practitioners associated with Customer Number **29052** to transact all business in the U.S. Patent and Trademark Office connected therewith.

Further, please change the attorney docketing number for this case to **34250-1200**.

If you have any questions or if there are any problems with processing this request,  
please contact me at your earliest convenience.

Respectfully submitted,

/Malvern U. Griffin III/  
Malvern U. Griffin III  
Reg. No. 38,899

**Date: November 12, 2008**

SUTHERLAND ASBILL & BRENNAN LLP  
999 Peachtree Street, NE  
Atlanta, Georgia 30309-3996  
Telephone: (404) 853-8000  
Facsimile: (404) 853-8806

Attorney Docket No. **34250-1200**

## **POWER OF ATTORNEY**

The undersigned assignee of record hereby **REVOKES** any and all powers of attorney previously given in the patent applications/patents listed in the table provided below, and hereby **APPOINTS** the practitioners associated with **Customer No. 29052**, which currently includes:

Jeffrey D. Blake,	Reg. No. 58,884	Elizabeth A. Lester,	Reg. No. 55,373
Deborah K. Butler,	Reg. No. 58,353	Christina A. Ondrick,	Reg. No. 46,198
Christopher J. Chan,	Reg. No. 44,070	Peter G. Pappas,	Reg. No. 33,205
Jason V. Chang,	Reg. No. 58,092	David A. Reed,	Reg. No. 61,226
William T. Cook,	Reg. No. 58,072	Leslie K. Slavich,	Reg. No. 57,281
Brian J. Decker,	Reg. No. 61,258	Kar Yee Tse,	Reg. No. 58,702
Lei Fang,	Reg. No. 44,676	Rhett S. White,	Reg. No. 59,158
Laura F. Fritts,	Reg. No. 58,749	Robert J. Walters,	Reg. No. 40,862
Kristin E. Goran,	Reg. No. 61,691	Daniel J. Warren,	Reg. No. 34,272
Malvern U. Griffin III,	Reg. No. 38,899	William L. Warren,	Reg. No. 36,714
Charles Hollis,	Reg. No. 40,650	Mark A. Westhafer,	Reg. No. 42,220
Kevin W. King,	Reg. No. 42,737	David Wigley,	Reg. No. 53,362

to prosecute the patent applications and/or patents, and transact all business in the U.S. Patent and Trademark Office connected therewith.

APPLICATION OR PATENT No.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
12/037,010	2008-02-25	SYSTEMS AND METHODS FOR PRIORITIZING RECONCILEMENT INFORMATION SEARCHES	34250-1148
12/025,599	2008-02-04	SYSTEMS AND METHODS FOR DETECTING CORPORATE FINANCIAL TRANSACTIONS	34250-1137
11/936,376	2007-11-07	SYSTEMS AND METHODS FOR INTERFACING LOCATION-BASE DEVICES	34250-1149
11/877,061	2007-10-23	PROFITABILITY EVALUATION IN TRANSACTION DECISION	34250-1212
11/832,505	2007-08-01	SYSTEMS AND METHODS FOR SELECTIVELY DELAYING FINANCIAL TRANSACTIONS	34250-1140
11/778,519	2007-07-16	SUSPICIOUS PERSONS DATABASE	34250-1183

<b>APPLICATION OR PATENT NO.</b>	<b>DATE FILED OR ISSUED</b>	<b>TITLE</b>	<b>NEW ATTORNEY DOCKET NUMBER</b>
11/747,766	2007-05-11	POINT OF SALE DEVICES FOR CONVERTING PROMISSORY TRANSACTIONS INTO DEBIT TRANSACTIONS	34250-1176
11/747,056	2007-05-10	SYSTEMS AND METHODS FOR PROCESSING CHECK IDENTIFIERS USING REPLACEMENT SYMBOLS	34250-1182
11/746,969	2007-05-10	SYSTEMS AND METHODS FOR PROCESSING CHECK IDENTIFIERS USING REPLACEMENT SYMBOLS	34250-1181
11/746,529	2007-05-09	APPARATUS AND METHODS FOR PROCESSING MISREAD OR MISKEYED MAGNETIC INDICIA	34250-1114
11/746,524	2007-05-09	APPARATUS AND METHODS FOR PROCESSING MISREAD OR MISKEYED MAGNETIC INDICIA	34250-1115
11/584,909	2006-10-23	SYSTEM FOR MANAGING RISK OF FINANCIAL TRANSACTIONS WITH LOCAL INFORMATION	34250-1106
11/514,681	2006-09-01	SYSTEMS AND METHODS FOR PERFORMING A FINANCIAL TRUSTWORTHINESS ASSESSMENT	34250-1177
11/513,795	2006-08-31	SYSTEMS AND METHODS FOR PRIORITIZING RECONCILEMENT INFORMATION SEARCHES	34250-1104
10/302,051	2006-08-11	SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING A SOURCE OF FINANCIAL ACCOUNT DATA	34250-1135
11/445,615	2006-06-02	SYSTEMS AND METHODS FOR ASSOCIATING A SECOND SOURCE OF FUNDS WITH AN ELECTRONIC CHECK TRANSACTION	34250-1215
11/418,780	2006-05-01	SYSTEMS AND METHODS FOR INTERFACING LOCATION-BASE DEVICES	34250-1219
11/415,350	2006-05-01	SYSTEM AND METHOD OF CALL CENTER MANAGEMENT	34250-1222
11/401,147	2006-04-10	SYSTEMS AND METHODS FOR MANAGING THROUGHPUT OF POINT OF SALE DEVICES	34250-1117
11/321,899	2005-12-29	SYSTEMS AND METHODS FOR DETERMINING CHECK RISK BASED ON MICR LENGTH	34250-1217
11/321,719	2005-12-29	SYSTEMS AND METHODS FOR PREAUTHORIZING CHECK TRANSACTIONS	34250-1216
11/321,658	2005-12-29	SYSTEMS AND METHODS FOR DETERMINING FALSE MICR	34250-1218
11/313,539	2005-12-20	SYSTEMS AND METHODS FOR ELECTRONIC TRANSACTION RISK PROCESSING	34250-1118

APPLICATION OR PATENT No.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
11/313,601	2005-12-10	SYSTEMS AND METHODS FOR PERFORMING A SIMPLIFIED RISK ASSESSMENT	34250-1210
7,152,788	2006-12-26	SYSTEM FOR MANAGING RISK OF FINANCIAL TRANSACTIONS WITH LOCATION	34250-1153
11/078,132	2005-03-10	SYSTEMS AND METHODS FOR REWARDING DEBIT TRANSACTIONS	34250-1214
11/054,348	2005-02-09	PRE-PAID ACTIVATION AND REPLENISHMENT ON A POINT-OF-SALE DEVICE	34250-1120
11/018,159	2004-12-21	SYSTEMS AND METHODS FOR PROCESSING PROMISSORY TRANSACTIONS AS DEBIT TRANSACTIONS	34250-1138
11/017,956	2004-12-21	POINT OF SALE DEVICES FOR CONVERTING PROMISSORY TRANSACTIONS INTO DEBIT TRANSACTIONS	34250-1112
10/813,915	2004-03-31	SUSPICIOUS PERSONS DATABASE	34250-1121
10/746,928	2003-12-23	SYSTEM WITH GPS TO MANAGE RISK OF FINANCIAL TRANSACTION	34250-1152
10/746,858	2003-12-23	GPS DATABASE TO MANAGE RISK FOR FINANCIAL TRANSACTIONS	34250-1108
10/746,849	2003-12-23	DEVICE WITH GPS TO MANAGE RISK FOR FINANCIAL TRANSACTIONS	34250-1107
10/746,557	2003-12-23	GLOBAL POSITIONING SYSTEM TO MANAGE RISK FOR POS TERMINAL	34250-0840
10/745,464	2003-12-23	SYSTEMS AND METHODS FOR PRIORITIZING RECONCILEMENT INFORMATION	34250-1109
10/744,957	2003-12-23	SYSTEMS AND METHODS FOR ROUTING REQUEST FOR RECONCILEMENT INFORMATION	34250-1103
10/744,914	2003-12-23	SYSTEMS AND METHODS FOR DETERMINING A RECONCILEMENT RESULT	34250-1105
10/744,706	2003-12-23	SYSTEMS AND METHODS FOR ACCESSING RECONCILEMENT INFORMATION	34250-0837
10/744,459	2003-12-22	APPARATUS AND METHOD FOR AGE VERIFICATION OF PAPER CHECKS FOR ELECTRONIC REDEPOSIT	34250-1220

<b>APPLICATION OR PATENT No.</b>	<b>DATE FILED OR ISSUED</b>	<b>TITLE</b>	<b>NEW ATTORNEY DOCKET NUMBER</b>
10/744,213	2003-12-22	APPARATUS AND METHOD FOR AMOUNT VERIFICATION OF PAPER CHECKS FOR ELECTRONIC REDEPOSIT	34250-1189
10/696,743	2003-10-27	SYSTEMS AND METHODS FOR HANDLING MULTIPLE MERCHANT IDENTIFIERS	34250-1102
10/695,637	2003-10-27	SYSTEMS AND METHODS FOR PROCESSING CONVERTED CHECKS	34250-1221
10/695,481	2003-10-27	SYSTEMS AND METHODS FOR EDITING CHECK TRANSACTIONS	34250-1150
10/695,413	2003-10-27	SYSTEMS AND METHODS FOR HANDLING REPETITIVE INPUTS	34250-1175
10/695,412	2003-10-27	SYSTEMS AND METHODS FOR GENERATING RECEIPTS	34250-1151
10/695,401	2003-10-27	SYSTEMS AND METHODS FOR INTERFACING LOCATION-BASE DEVICES	34250-1110
10/695,399	2003-10-27	SYSTEMS AND METHODS FOR MANAGING THROUGHPUT OF POINT OF SALE DEVICES	34250-1111
10/671,001	2003-09-25	DATA VALIDATION SYSTEMS AND METHODS FOR FINANCIAL TRANSACTIONS	34250-0838
10/671,000	2003-09-25	DATA VALIDATION SYSTEMS AND METHODS FOR USE IN FINANCIAL TRANSACTIONS	34250-1209
10/302,796	2002-11-20	SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING OR USING FINANCIAL ACCOUNT DATA FOR SUBSEQUENT RISK DETERMINATION	34250-1136
10/302,780	2002-11-20	SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING OR USING FINANCIAL ACCOUNT INFORMATION PRIOR TO RISK DETERMINATION	34250-1146
10/302,779	2002-11-20	SYSTEMS AND METHODS FOR SETTLING A TRANSACTION	34250-1179
10/302,770	2002-11-20	SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING OR USING FINANCIAL ACCOUNT DATA FOR SUBSEQUENT RISK DETERMINATION	34250-1147

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10/302,745	2002-11-20	SYSTEMS AND METHODS FOR SELECTIVELY ACCESSING FINANCIAL ACCOUNT INFORMATION	34250-1101
10/223,587	2002-08-15	SYSTEMS AND METHODS FOR PERFORMING ELECTRONIC CHECK COMMERCE	34250-1143
7,386,503	2008-06-10	PROFITABILITY EVALUATION IN TRANSACTION DECISION	34250-1211
7,386,509	2008-06-10	APPARATUS AND METHODS FOR CORRELATING MAGNETIC INDICIA DATA WITH DATABASE RECORDS	34250-1178
10/057,001	2002-01-25	APPARATUS AND METHODS FOR PROCESSING MISREAD OR MISKEYED MAGNETIC INDICIA	34250-1113
10/047,917	2002-01-14	SYSTEM AND METHOD FOR OVERTURNING OF RISK EVALUATION PERFORMED BY RISK MODEL TO CONTROL FINANCIAL RISK	34250-1213
10/041,719	2002-01-08	SYSTEMS AND METHODS FOR PROCESSING ACCOUNT IDENTIFIERS USING DOUBLE ENTRY	34250-1180
10/041,714	2002-01-08	SYSTEMS AND METHODS FOR PROCESSING CHECK IDENTIFIERS USING REPLACEMENT SYMBOLS	34250-0841
10/041,955	2002-01-07	SYSTEMS AND METHODS FOR SELECTIVE USE OF DATABASES TO PREDICT FINANCIAL RISK	34250-1141
10/041,954	2002-01-07	SYSTEMS AND METHODS FOR SELECTIVELY DELAYING FINANCIAL TRANSACTIONS	34250-1139
10/041,765	2002-01-07	SYSTEMS AND METHODS FOR SELECTIVE USE OF RISK MODELS TO PREDICT FINANCIAL RISK	34250-1142

APPLICATION OR PATENT NO.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
11/811,299	2007-06-18	METHOD AND SYSTEM FOR PREVENTING CARD FRAUD	34250-0876
11/843,343	2007-08-22	ELECTRONIC CONFIRMATION TO DEBIT OR CREDIT AN ACCOUNT	34250-0882
11/495,917	2006-07-28	POINT OF SALE PAYMENT TERMINAL	34250-0880
11/086,934	2005-03-22	ELECTRONIC ACKNOWLEDGMENT OF RECEIPT OF INVENTORY	34250-0872
10/358,615	2003-02-05	POINT OF SALE PAYMENT TERMINAL	34250-0869
10/037,827	2002-01-03	METHOD FOR RECEIVING ELECTRONICALLY TRANSFERRED FUNDS USING AN AUTOMATED TELLER MACHINE	34250-1247
09/992,596	2001-11-14	ELECTRONIC CONFIRMATION TO DEBIT OR CREDIT AN ACCOUNT	34250-0881
09/965,083	2001-09-26	ELECTRONIC ACKNOWLEDGMENT OF RECEIPT OF INVENTORY	34250-0909
6,783,065	2004-08-31	PURCHASING CARD TRANSACTION RISK MODEL	34250-0848
09/801,965	2001-03-08	METHOD FOR SELECTIVELY PRINTING MESSAGES AND ADDING INSERTS TO MERCHANT STATEMENTS	34250-0870
09/795,050	2001-02-26	TIERED PROCESSING METHOD AND SYSTEM FOR IDENTIFYING AND MITIGATING MERCHANT RISK	34250-0879
09/634,901	2000-08-09	POINT OF SALE PAYMENT TERMINAL	34250-0868
09/607,571	2000-06-29	METHOD FOR PREVENTING FRAUDULENT FINANCIAL TRANSACTIONS	34250-0887
09/599,704	2000-06-22	SYSTEM FOR UTILIZING A SINGLE CARD TO PROVIDE MULTIPLE SERVICES IN AN OPEN NETWORK ENVIRONMENT	34250-0861
09/495,526	2000-01-31	AFP TO POSTSCRIPT CONVERSION METHOD	34250-0867
09/484,958	2000-01-18	METHOD AND SYSTEM FOR REDUCED COST DEBIT PROCESSING	34250-0865
09/474,672	1999-12-29	ROUTING NUMBER VARIABLE AND INDEXES	34250-0860



APPLICATION OR PATENT No.	DATE FILED OR ISSUED	TITLE	NEW ATTORNEY DOCKET NUMBER
09/473,853	1999-12-29	SYSTEM AND METHOD FOR UTILIZING AN EXCLUSION LIST DATABASE FOR CASINOS	34250-0862
09/474,572	1999-12-29	AUTOMATED SYSTEM AND METHOD FOR MONITORING FINANCIAL TRANSACTIONS	34250-0866
09/474,576	1999-12-29	SYSTEM AND METHOD OF DETERMINING COLLECTABILITY IN A DISTRIBUTED NEGATIVE FILE	34250-0877
09/474,671	1999-12-29	SYSTEM AND METHOD OF APPROVING A LIMIT OF CHECK CASHING OVER TIME	34250-0878
09/467,621	1999-12-20	SCORING METHODOLOGY FOR PURCHASING CARD FRAUD DETECTION	34250-0864
09/466,271	1999-12-17	METHOD AND DEVICE FOR PERFORMING CARD TRANSACTIONS	34250-0874
09/426,681	1999-10-25	METHOD AND SYSTEM FOR PROVIDING AN INCENTIVE TO A CUSTOMER TO USE A PURCHASING CARD WHEN MAKING A PURCHASE	34250-0873
09/425,471	1999-10-22	SYSTEM & METHOD FOR DETECTING CREDIT CARD FRAUD	34250-0847
09/416,518	1999-10-08	ELECTRONIC PAYROLL SYSTEM & METHOD	34250-0859
09/246,025	1999-02-05	SYSTEM FOR SELECTIVELY PRINTING MESSAGES AND ADDING INSERTS TO MERCHANT STATEMENTS	34250-0857
09/241,237	1999-02-01	SYSTEM AND METHOD FOR ENABLING A MERCHANT TO APPLY FOR A CREDIT CARD PROCESSING ACCOUNT USING THE INTERNET	34250-0858
09/185,877	1998-11-03	METHOD FOR PROVIDING BANK CARD TRANSACTION DATA	34250-0856
09/179,653	1998-10-27	AFP TO POSTSCRIPT CONVERSION METHOD	34250-0852
09/135,347	1998-08-17	METHOD AND SYSTEM FOR TAX PAYMENT	34250-0883
09/107,911	1998-06-30	MERCHANT ANALYSIS SUPPORT METHOD	34250-0855
09/100,434	1998-06-19	FINANCIAL SERVICES ACCOUNT MANAGER SYSTEM	34250-0853
09/100,425	1998-06-19	FUNDING AND SETTLEMENT INTEGRATED SUSPENSE PROCESSING SYSTEM	34250-0854


<b>APPLICATION OR PATENT No.</b>	<b>DATE FILED OR ISSUED</b>	<b>TITLE</b>	<b>NEW ATTORNEY DOCKET NUMBER</b>
11/267,894	2005-11-04	COMMISSION AND SALES/MIS REPORTING METHOD AND SYSTEM	34250-1197
11/243,168	2005-10-04	SYSTEM AND METHOD FOR PROVIDING DATA SERVICES VIA A NETWORK	34250-1203
11/243,169	2005-10-04	SYSTEM AND METHOD FOR PROVIDING DATA SERVICES VIA A NETWORK	34250-1204
10/935,806	2004-09-07	METHODS AND SYSTEMS FOR ANALYZING ELECTRONIC PAYMENT TRANSACTION DATA FOR ERRORS	34250-1195
10/910,844	2004-08-04	METHOD AND SYSTEM FOR ELECTRONICALLY PROCESSING PROJECT REQUESTS	34250-1202
10/799,254	2004-03-12	METHOD AND SYSTEM FOR PROCESSING ELECTRONIC PAYMENT TRANSACTIONS	34250-1194
10/799,253	2004-03-12	AUTOMATED SALES COMMISSION CALCULATION METHODS AND SYSTEMS	34250-1196
10/776,302	2004-02-11	METHOD AND SYSTEM FOR PROCESSING ELECTRONIC FINANCIAL TRANSACTIONS	34250-1200
10/680,892	2003-10-07	METHOD AND SYSTEM FOR MANAGING FINANCIAL TRANSACTIONS	34250-1199
10/444,007	2003-05-21	METHOD AND SYSTEM FOR QUALIFYING AND EFFECTUATING ELECTRONIC TRANSACTIONS	34250-1201
10/286,667	2002-11-01	METHOD AND SYSTEM FOR MONITORING ELECTRONIC TRANSACTIONS	34250-1100

<b>APPLICATION OR PATENT No.</b>	<b>DATE FILED OR ISSUED</b>	<b>TITLE</b>	<b>NEW ATTORNEY DOCKET NUMBER</b>
11/928,315	2007-10-30	METHOD FOR PROVIDING A MONEY TRANSFER SERVICE THROUGH A PAYMENT ENABLER SYSTEM	34250-0844
11/928,749	2007-10-30	METHOD AND SYSTEM FOR TRANSFERRING MONEY IN BUSINESS-TO-BUSINESS INTERNET TRANSACTIONS	34250-1022
11/839,472	2007-08-15	PRE-PAID ACTIVATION AND REPLENISHMENT ON A POINT-OF-SALE DEVICE	34250-1237
11/673,711	2007-02-12	METHOD AND SYSTEM FOR FACILITATING FINANCIAL TRANSACTIONS OVER THE INTERNET USING REGISTERED FINANCIAL INSTRUMENTS	34250-1131
7,143,284	2006-11-28	ABDS METHOD AND VERIFICATION STATUS FOR AUTHENTICATING ENTITY ACCESS	34250-1072
11/548,460	2006-10-11	ACCOUNT-BASED DIGITAL SIGNATURE (ABDS) SYSTEM USING BIOMETRICS	34250-1160
11/536,788	2006-09-29	METHOD FOR MAKING AN ONLINE PAYMENT THROUGH A PAYMENT ENABLER SYSTEM	34250-1124
7,032,112	2006-04-18	ACCOUNT AUTHORITY DIGITAL SIGNATURE (AADS) SYSTEM USING TRANSACTIONAL ACCOUNT INFORMATION	34250-1242
6,981,154	2005-12-12	ACCOUNT AUTHORITY DIGITAL SIGNATURE (AADS) ACCOUNTS	34250-0998
11/161,566	2005-08-08	FACILITATING DIGITAL SIGNATURE BASED ON EPHEMERAL PRIVATE KEY	34250-1243
11/161,555	2005-08-08	ASYMMETRIC KEY CRYPTOSYSTEM BASED ON SHARED KNOWLEDGE	34250-1166
11/161,558	2005-08-08	VERIFYING DIGITAL SIGNATURE BASED ON SHARED KNOWLEDGE	34250-1165
6,860,496	2005-03-01	DOLLY SYSTEM FOR VEHICLE MOVEMENT	34250-1159
6,851,054	2005-02-01	ACCOUNT-BASED DIGITAL SIGNATURE (ABDS) SYSTEM FOR AUTHENTICATING ENTITY ACCESS TO CONTROLLED RESOURCE	34250-1164
6,789,189	2004-09-07	MANAGING ACCOUNT DATABASE IN ABDS SYSTEM	34250-1162

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10/711,149	2004-08-27	SENDING ELECTRONIC TRANSACTION MESSAGE FOR ENTITY INFORMATION ACCOUNT, DIGITAL SIGNATURE DERIVED THEREFROM, AND SENDER IDENTITY INFORMATION IN AADS SYSTEM	34250-1016
10/711,147	2004-08-27	ACCOUNT AUTHORITY DIGITAL SIGNATURE (AADS) SYSTEM	34250-1246
10/343,619	2003-02-03	ENTITY AUTHENTICATION IN ELECTRONIC COMMUNICATIONS BY PROVIDING VERIFICATION STATUS OF DEVICE	34250-1163
10/331,142	2002-12-27	SYSTEM AND METHOD FOR PROVIDING ANONYMOUS PAYMENT TRANSACTION	34250-1030
6,390,759	2002-05-21	ROLL CART	34250-1125
09/923,213	2001-08-06	MANUFACTURING UNIQUE DEVICES THAT GENERATE DIGITAL SIGNATURES	34250-1161
09/923,075	2001-08-06	MODIFYING MESSAGE DATA AND GENERATING RANDOM NUMBER DIGITAL SIGNATURE WITHIN COMPUTER CHIP	34250-1174
6,195,417	2001-02-27	AUTOMATED SYSTEM FOR ACCESSING SPEECH-BASED INFORMATION	34250-1023
09/737,912	2000-12-15	ONLINE METHOD & SYSTEM FOR ORDERING & HAVING DELIVERED A PAPER GREETING MESSAGE & PAYMENT INSTRUMENT	34250-0957
09/570,245	2000-05-12	METHOD AND SYSTEM FOR TRANSFERRING MONEY IN BUSINESS-TO-BUSINESS INTERNET TRANSACTIONS	34250-1021
6,055,513	2000-04-25	INFORMATION PRESENTATION SYSTEMS & METHODS	34250-1027
5,444,616	1995-08-22	FINANCIAL TRANSACTION SYSTEMS AND METHODS UTILIZING A MULTI-READER TRANSACTION TERMINAL	34250-0981
5,432,236	1995-07-11	SYSTEMS AND METHODS FOR OPERATING DATA CARD TERMINALS FOR TRANSACTION CHARGEBACK PROTECTION	34250-0967
5,426,286	1995-06-20	CARD TRANSACTION TERMINAL	34250-0964
5,396,545	1995-03-07	SELF CONFIGURING DATA CARD TERMINAL	34250-0969

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5,386,458	1995-01-31	SYSTEMS AND METHODS FOR OPERATING DATA CARD TERMINALS FOR TRANSACTION AUTHORIZATION	34250-1127
5,362,952	1994-11-08	CARD TRANSACTION TERMINAL	34250-0963
5,334,823	1994-08-02	SYSTEMS AND METHODS FOR OPERATING DATA CARD TERMINALS FOR TRANSACTION CHARGEBACK PROTECTION	34250-0965
D348,440	1994-07-05	DATA CARD TRANSACTION TERMINAL	34250-1249

Date: 6-18-08

  
Signature

Steve F. Stratman  
Name

Deputy General Counsel  
Title

First Data Corporation  
Company